

PLANNING FOR Post-Secondary Studies

EXPLORING INTERESTS AND ABILITIES, BEGINNING CAREER PLANNING
T-SECONDARY EDUCATION: OPTIONS AND BENEFITS



SEARCHING FOR FINANCIAL INFORMATION, SUPPORTING YOUR CHILD
FINANCING POST-SECONDARY EDUCATION, SCHOLARSHIPS, GRANTS, BURSARIES

G R A D E

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G U I D E



EXPLORE

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EXPLORING INTERESTS AND ABILITIES, SETTING CAREER GOALS
FINANCING EDUCATION, EXPLORING CAREER OPTIONS, SUPPORTING YOUR CHILD



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Introduction

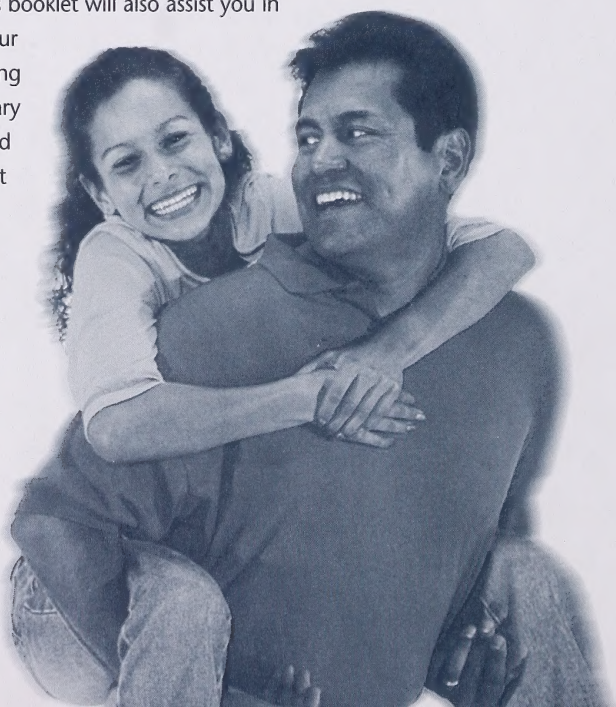
"What will I be when I grow up?" asks your elementary-school aged child. It's a good question, and one that we hope this booklet will help you and your child begin to answer. Career development is a process of self-awareness, research and financial planning. With the right information, parents can be better equipped to help their children choose courses in junior and senior high school, consider post-secondary options, and explore the multitude of careers open to them.

If we did what we are **capable** of
doing, we would **astound** ourselves.

THOMAS EDISON

In the future job market, post-secondary education will be required for most careers. This is why planning and saving for a higher education is essential to bring options and opportunities within your child's reach. This planning begins as soon as children voice an interest in what they want to be when they grow up. Grade 6 students may already have expressed specific career interests, like becoming firefighters or doctors, or they may have found extra-curricular activities that interest them. Ensuring doors are open for your children begins with encouraging them to investigate what kind of education is required to become a teacher, an electrician, a computer engineer, a designer, an outdoor guide or whatever career interests them.

This booklet is designed to give you the information and tools you and your child need to start the process of career planning. Each section has ideas for supporting your child's career development, and activities you can use to help your child think about career options, analyze information and make informed choices. This booklet will also assist you in identifying ways you and your family can work toward saving and paying for post-secondary education. Together, you and your child can make the best decisions about his or her future place in the world of work.



The High Five

Messages of Career Development

01

PAGE

2/3

DEADLINE
AND AB
SUPPORTING YOUR CHILD
FINANCING EDUCATION, EXPLORING CAREER OPTIONS

THIS IS A TIME OF CHANGE AND NEW OPPORTUNITIES FOR YOUR CHILD. Students in Grade 6 are preparing to enter junior high school. They are maturing and moving into the transition years of adolescence. Parents can assist their children in working through this transition by helping them to set and focus on goals that prepare them for our increasingly complex world. Children need and want information and strategies for successfully living and working in their communities. Helping your child to make informed decisions about the future will also help him or her to respond positively to the transition into junior high and high school.

The following key messages may help your child to develop the inspiration, courage and perseverance to make the many decisions involved in career planning. These messages are called the **High Five Messages of Career Development**.

Follow your heart

Let your dreams shape your goals so that you go after what you really want.

Change is constant

Adaptability is one of the most important skills you'll carry throughout your journey.

Team up with others

Your friends, family and teachers can be valuable resources in helping you achieve your goals.

Learning is ongoing

The end of school doesn't mean the end of learning. Opportunities to learn are all around - take advantage of them.

Focus on the journey

Life is not a destination; it's an exciting trip with many directions and goals that may change.

The High Five messages were developed by a number of Canadian career development specialists, and validated by Helen Hackett, John McCormick, Aryeh Gitterman, Michele Tocher, Pat Butter, Donna Davidson and Tracy Lamb.

Exploring

Interests and Abilities

BY JUNIOR HIGH, YOUR CHILD WILL HAVE OPPORTUNITIES to explore a number of interests in the classroom and through extracurricular activities such as clubs and athletics. Junior high is also a time when students may begin to see the connection between what they learn and their future career options.

Your role as mentor and advisor during this time is important. Help broaden your child's horizons to the endless possibilities open to him or her. Children who are encouraged to believe in possibilities will be more willing to work toward career choices that match their skills and passions. Your support is key to your children's continuing involvement in extra-curricular activities and maintenance of a healthy attitude about themselves. Your own interest in school activities will also support your child's efforts at school and smooth the transition to junior high so that your child can focus further ahead, to high school and post-secondary options.

To begin, encourage your child to fill out the **K-W-L Chart**. This activity gives children a chance to chart out what they already **Know**, what else they **Want** to know, and what they have **Learned** about their interests, post-secondary options and possible careers. You and your child can use this information to start identifying and discussing goals.

Children need **time** to **discover** what they
enjoy doing and what they **do best**

Activity: K-W-L Chart

List what you already **KNOW** about:

Your personal interests (For example, if mountain biking is a special interest of yours, what do you know about it?)

K

Careers that interest you

Post-secondary opportunities that relate to your personal and career interests

List questions about what you **WANT TO KNOW** about:

Your personal interests (For example, if mountain biking is a special interest of yours, what kinds of new skills and information related to mountain biking do you want to learn about?)

W

Careers that interest you

Post-secondary opportunities that relate to your personal and career interests

Using your questions as a guide, record the new information you **LEARNED**.

Your personal interests

L

Careers that interest you

Post-secondary opportunities





Supporting Your Child's Learning

CHILDREN LEARN IN A VARIETY OF ENVIRONMENTS - at school, at home and in the community. As a parent, you can help your child to succeed at school by taking an active part in his or her learning experiences. As your child prepares to make the transition to junior high school, discuss the importance of doing his or her best in all classes. Doing their best work all the way through elementary and junior high school also helps to ensure that children are able to select from a wider variety of high school courses, which can then increase their options for scholarships and post-secondary programs.

Connect work and school

To help your child understand the importance of school for his or her future career, point out connections between schoolwork and everyday life. For example, if your child's future career plan is to become a chef, you could help him or her to see the importance of studying for tomorrow's science quiz by equating science with the properties of food. If that's stretching the immediate point, then be sure to equate good marks with future opportunities.

Encourage your child to help you problem solve in a variety of everyday life situations, so he or she understands that classroom learning can benefit him or her throughout life.

Know what your child is learning

In order to draw these connections and support your child's learning at home, it's important to find out what your child is learning at school. *Curriculum Handbooks for Parents* are made available by the Government of Alberta at www.learning.gov.ab.ca, and click on *Parents*.

These handbooks describe the learning outcomes for each subject area at each grade level. Once you understand what your child is studying, help him or her stay on top of school work by teaching time management and organization skills. Talk to your child about strategies for making every class count, such as arriving on time, preparing for class, listening carefully and taking notes.

Encourage your child to **believe**

in possibilities, **in themselves**

and in their **abilities**.

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Build a positive attitude

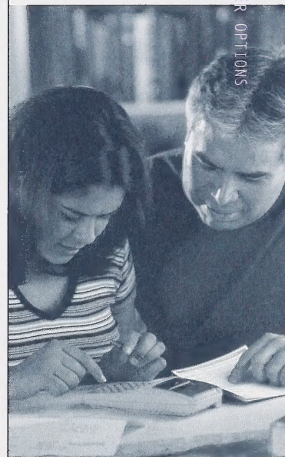
You can also support your child by fostering a positive attitude towards learning. A positive attitude will help your child develop the self-confidence and self-respect needed to set, communicate about, and reach goals effectively. You can build and maintain a positive approach to learning at home by:

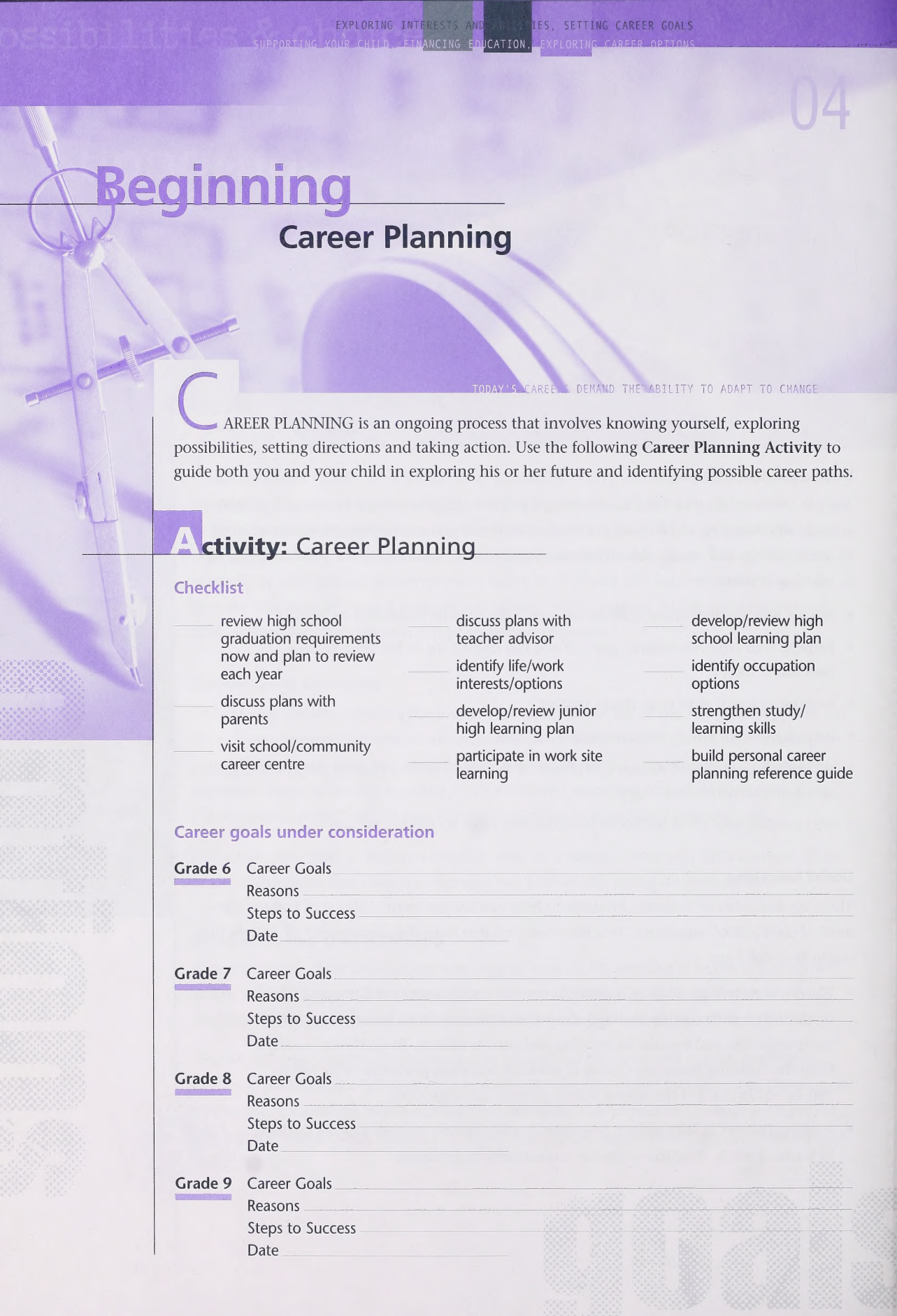
- talking to your child about schoolwork, and helping with homework as needed
- helping your child set realistic goals so you can discuss his or her progress in a reasonable way
- keeping in touch with your child's teacher
- listening to your child's successes and challenges
- encouraging your child to take care of him or herself by getting enough sleep, eating well, and doing activities they enjoy
- encouraging your child to choose priorities and focus on the big picture

Useful Resources

There are a number of resources available to help you support your children in making the most of their school experience. Two resources available from the Government of Alberta that might be helpful are:

- *The Parent Advantage: Helping Students Become Successful Learners at Home and School, Grades 1-9*: A parent guide that includes a goal planning sheet, homework contract, study organizer and a guide for printing and cursive writing. Available for purchase from the Learning Resources Centre at www.lrc.learning.gov.ab.ca or by calling 780-427-5775 (for toll-free access within Alberta, dial 310-0000).
- *Working Together in Mathematics Education*: A guide to help parents support students in learning math. Available online at www.learning.gov.ab.ca





Beginning

Career Planning

TODAY'S CAREERS DEMAND THE ABILITY TO ADAPT TO CHANGE

CAREER PLANNING is an ongoing process that involves knowing yourself, exploring possibilities, setting directions and taking action. Use the following **Career Planning Activity** to guide both you and your child in exploring his or her future and identifying possible career paths.

Activity: Career Planning

Checklist

- | | | |
|---|--|--|
| _____ review high school graduation requirements now and plan to review each year | _____ discuss plans with teacher advisor | _____ develop/review high school learning plan |
| _____ discuss plans with parents | _____ identify life/work interests/options | _____ identify occupation options |
| _____ visit school/community career centre | _____ develop/review junior high learning plan | _____ strengthen study/learning skills |
| | _____ participate in work site learning | _____ build personal career planning reference guide |

Career goals under consideration

- Grade 6** Career Goals _____
Reasons _____
Steps to Success _____
Date _____
- Grade 7** Career Goals _____
Reasons _____
Steps to Success _____
Date _____
- Grade 8** Career Goals _____
Reasons _____
Steps to Success _____
Date _____
- Grade 9** Career Goals _____
Reasons _____
Steps to Success _____
Date _____

Consultations: Exploring your career goals

Participants (teachers, counselor, parents)

Items Discussed and Follow-up

Signatures

Student _____

Parent/Guardian _____

Teacher/Counselor _____

Date _____

Participants (teachers, counselor, parents)

Items Discussed and Follow-up

Signatures

Student _____

Parent/Guardian _____

Teacher/Counselor _____

Date _____

Participants (teachers, counselor, parents)

Items Discussed and Follow-up

Signatures

Student _____

Parent/Guardian _____

Teacher/Counselor _____

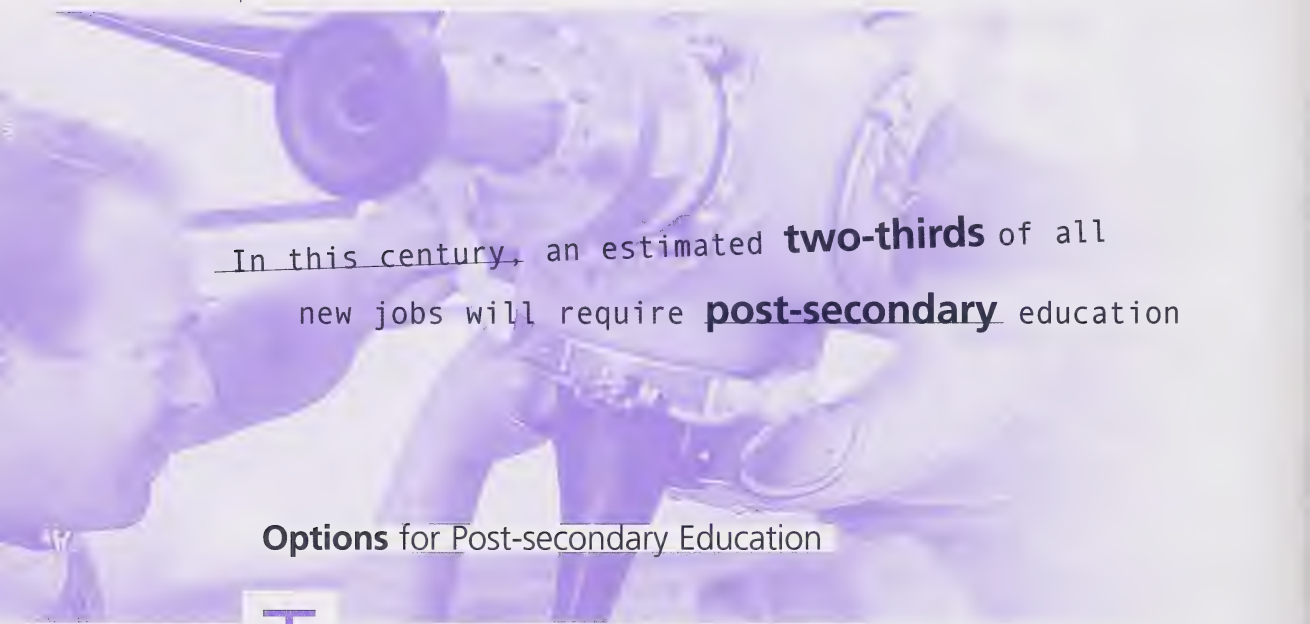
Date _____

Benefits of Post-secondary Education

EVERY CHILD HAS the potential to benefit from some type of post-secondary education. Completing post-secondary education can mean a higher quality of life, including more career opportunities, better standard of living, greater job security, and higher income.

The 21st century is a time of rapid change. New ideas and technological innovation demand new job skills. Statistics show that individuals with a post-secondary education have a significantly lower unemployment rate than those with a high school education or less.

It's important to work with your children to help them plan their junior and senior high school programs and explore career options. This kind of planning will increase your children's opportunities to meet the challenges of the global economy and find satisfying work options in the future.



In this century, an estimated **two-thirds** of all new jobs will require **post-secondary** education

Options for Post-secondary Education

THERE ARE MANY OPTIONS for post-secondary education, including:

- Universities: offer three or four year degrees, plus graduate programs
- Public Colleges: offer one-year certificate and two-year diplomas, applied degrees, university transfer, degree completion opportunities, and apprenticeship training
- Technical Institutes: offer one-year certificate and two-year diplomas, applied degrees, and apprenticeship training
- Private Vocational Schools: offer vocational training for a specific occupation. Programs are usually shorter in length and focus on basic skills training.

QUOTE:
CANADIAN BANKERS
ASSOCIATION

Planning for Your Child's Post-secondary Education

ONCE YOU'VE IDENTIFIED CAREERS that interest your child, seek out experiences related to their choices. You'll also need to consider entrance requirements for post-secondary institutions and begin planning for financing your child's education. The following information and activities will help you focus on these areas.

ONE: School and Community Experiences

Use the **Charting My Experiences** activity below to help your child explore and record school and community experiences that relate to future education and career opportunities.

Activity: Charting My Experiences

Extra-curricular activities such as clubs and athletics

Volunteer experience in the school and community

Other activities such as clubs, hobbies, athletics, helping friends or family with chores

Exposure to workplaces

Participation in group work

Oral presentations

Written work

Illustrated work

Activity: Charting My Experiences (continued)

Language Arts

Social Studies

Science

Mathematics

TWO: Finding Career information

Seek ways to help your child explore and learn about occupations. Talk to your child about your job, and invite your friends to do the same. Every family gathering is an opportunity for aunts, uncles and grandparents to relate their career stories. Look into opportunities for your child to talk with business people and owners, and people involved in the skilled trades. You and your child might job shadow with a professional, or volunteer with a neighborhood or community organization.

Another important source of career information is other junior high and high school students. Older children and teens will have life and school experiences and will already have explored options and interests. Also, take the opportunity to talk to your school principal or child's teacher. See if there are opportunities to help arrange a career day at the school. Other children could ask their parent(s) or other family members to come in and share information about their current job. With every story about career options, students can be encouraged to find out what kind of post-secondary education is required to qualify for that position.

Ask friends and relatives to relate

their **career stories** or have your child
talk with business and trades people.

THREE: Interests and Education

Encourage your child to keep a list of careers that interest him or her, as well as careers that match his or her skills and interests. Your child can use the **Keeping Track of Education Information** chart on the next page to record his or her strengths and needs and to set learning goals.





Activity: Keeping Track of Education Information

Academic Profile

Grade 7 Grade 8 Grade 9

English Language Arts

Mathematics

Social Studies

Science

Physical Education

Health and Life Skills

Fine Arts

Course: _____

Course: _____

Course: _____

Second Languages

Course: _____

Course: _____

Career and Technology Studies

Course: _____

Course: _____

Course: _____

Course: _____

Course: _____

Other Courses

Course: _____

Course: _____

Course: _____

Average (overall)

Attendance (days missed)

Transfer/Challenge Courses for High School

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CONTINUED ON NEXT PAGE

Activity: Keeping Track of Education Information (continued)**Personal Profile****Interests:** What I like to do.

Skills: What I do well.

Values: What is important to me.

Favourite Subjects: What courses I enjoy the most.

Recognition: What I have earned (awards, certificates, licenses).

Source: Adapted from the Government of Alberta, *Student Learning - Career Planner: Middle/Junior High School* (Edmonton, AB: Alberta Learning, 2000), p.2.

FOUR: Start a savings plan.

Now is a good time to start making financial contributions to an education plan for your child. The next section offers ideas and suggestions to help you plan for the financing of your child's post-secondary education.

Career Planning **Principles:** Follow your heart.

Change is constant. Team up with others.

Learning is ongoing. Focus on the journey.

Believe in yourself



Financial Planning

For Post-secondary Education

It's

IMPORTANT THAT PARENTS HAVE ACCURATE INFORMATION about the financial costs of post-secondary education. Although you won't know for sure what type of post-secondary education your child will ultimately be interested in, you can begin your research about how much different options are likely to cost in seven year's time. The Government of Canada's CanLearn Interactive website at www.canlearn.ca includes a cost calculator to estimate future education costs and a budget estimator to help you make a budget.

There are a number of sources for financing your child's post-secondary education. These include scholarships, grants and bursaries; federal and provincial government student loans; bank loans; and student summer or part-time jobs. At this stage of your child's education, the key is to strategize for the future by investigating all possible sources of funding. You can find out more about financial options such as scholarships and loans at www.alis.gov.ab.ca, www.canlearn.ca, or www.tradesecrets.org.

As you begin to plan and save for post-secondary education, be sure to include the entire family in the process. Begin talking to your child about the need to plan and save for post-secondary schooling. As a family, discuss the contributions you will be able to make through a Registered Education Savings Plan (RESP) or other sources, as well as your child's role and responsibility in saving for his or her education.

Scholarships

There are many scholarships available from a variety of sources including governments, school boards, schools, post-secondary institutions, industry, businesses and community organizations. Most of these scholarships are awarded based on academic achievement, sometimes in combination with other factors such as community service.

The government currently awards over \$36 million in scholarships to Alberta students. Further information on government scholarships is available at www.alis.gov.ab.ca/scholarships.

It's a good idea to start researching potential scholarships as early as possible. The True/False quiz on the next page will help you rate your understanding of scholarships.

CONTINUED ON NEXT PAGE

Activity: Scholarship Quiz (See answers below)

True	False	Statement
☐	☐	1. My own community is a good place to look for available scholarships.
☐	☐	2. My child will not be eligible for scholarships if they apply for a student loan.
☐	☐	3. My school, employer, community league, or church may have information about available scholarships.
☐	☐	4. My child will be able to apply for many different sources of funding.
☐	☐	5. We should wait until my child is in high school to look for scholarship opportunities.

5. FALSE – Start your search for sources of scholarship money now and update your list each year.

4. TRUE – There are many scholarships, bursaries and grants for which your child may be eligible to apply.

3. TRUE – Another good source of information is the Internet.

2. FALSE – Scholarships are usually awarded for academic excellence or in recognition of other achievements, not financial need.

1. TRUE – There are many sources of scholarship money including community organizations, government, post-secondary institutions, private industry and service organizations.

Registered Education Savings Plan (RESP)

An RESP is a tax-sheltered savings plan that becomes taxable once the beneficiary is ready to go to a post-secondary educational institution. Since students usually have little other income, they pay little or no tax on RESP income. A variety of financial institutions offer Family, Non-family, and Group Plans for investors wishing to start up an RESP. It is a good idea to discuss RESP options with several financial institutions to determine the best choice for you. Also, there are a number of rules associated with an RESP, so be sure to find a financial advisor who you can communicate with and who will explain the beneficiary's rights.

Canada Education Savings Grant (CESG)

The CESG is a grant from the Government of Canada that contributes to a child's Registered Education Savings Plan (RESP). The CESG adds 20 percent to the first \$2,000 in contributions made into an RESP each year, to a maximum of \$400 each year. Visit the Human Resources and Skills Development Canada website at www.hrsdc-rhdcc.gc.ca for more information about this grant.

Student Savings

Teens may begin looking for part-time or odd jobs while in junior high school. Encourage them to save a certain percentage of these earnings for their future education. Your teen may also be able to contribute money saved from allowances, birthdays, investments or other sources.

Other Grants and Bursaries

The provincial and federal governments give grants and bursaries such as the Alberta Opportunities Bursary, Canada Millennium Bursaries, Canada Study Grants, French Fellowships for students enrolled in full-time studies in French, and others. Unlike loans, grants and bursaries do not need to be repaid upon graduation. Most grants and bursaries are awarded to students based on high financial need. Some have other requirements as well. Students are automatically considered for some of these awards when they apply for a student loan, others require a separate application form.

Activity: Searching for Financial Information

Use the following checklist to ensure that you gather the most comprehensive information on financing post-secondary education.

Information sources on financing post-secondary education

Source:	Date and Contact for Follow-up:
The financial aid office at a local post-secondary institution (e.g. university, career college, etc.)	
Federal agencies (e.g. Canada's Department of National Defense for students interested in a career with the Canadian Forces)	
The reference section of the public library or your child's school	
The Internet (see the resources section at the back of this book)	
Foundations, religious organizations, community organizations, local businesses, cultural groups, sports organizations and civic groups	
Organizations (including professional associations) related to your child's field of interest	
Your employer	

Tips from families that save

- Open a Registered Education Savings Plan (RESP) for your child.
- Teach children to manage money by providing an allowance they can use for personal expenses.
- Encourage children to split their allowance into three envelopes: a. for spending; b. for savings; c. for charity.
- Open a savings account with your child and explain the meaning of interest. Advise your child to put some money in the savings account every month. You could match their savings. Review monthly bank statements with them.
- Set a good example when making purchases. Discuss major household purchases with your children, and explain the importance of comparison shopping.
- Support your child's efforts to make money by baby-sitting, lawn-mowing, or having a paper-route.
- Play Monopoly and other games that teach money skills.
- Set financial goals as a family.
- Set limits on your debt, and avoid owing money to credit card companies that charge a much higher interest than a financial institution.
- Start saving today.

It's important that **your family** develop
a plan to pay for **post-secondary** education



Final Words

06

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EDUCATION, TRAINING AND CAREER OPTIONS

THANK YOU FOR READING THROUGH THIS BOOKLET. These last three steps help summarize the action that you can take now to prepare yourself and your child for the years ahead.

1. Conduct an inventory of your child's interests and skills.
2. Conduct a search for careers that use those interests and skills.
3. Discuss and begin a savings plan with your family.

Planning early for post-secondary education and future careers can have great rewards for your child: increased self-awareness, greater understanding of career options and clearer post-secondary goals. The payoff upon graduation is even greater. By planning for your child's post-secondary education, you can support your child's success and help provide the skills and knowledge he or she will need to make a positive contribution to the community.

If you **believe you can**, you probably can.

If you believe you won't, you most assuredly won't.

Belief is the ignition switch that
gets you off the launching pad.

DENIS WAITLEY, IN
SEEDS OF GREATNESS



07

Resources

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Publications

for more information

THE FOLLOWING websites and publications offer a variety of career, post-secondary programs and institutions information, plus options for financing your child's education.

www.alis.gov.ab.ca

The Alberta Learning Information Service website provides career, learning and employment information and services. The video "*Street Cents - Saving for School*" is available on this website.

www.learning.gov.ab.ca

This Government of Alberta website provides information on curriculum and access to listings of post-secondary institutions.

www.tradesecrets.org

The Alberta Apprenticeship and Industry Training website provides information about trades and designated occupations in Alberta.

www.canlearn.ca

This Government of Canada interactive website provides information about post-secondary opportunities, learning strategies and financial planning. The website also includes information about the National Student Loans Service Centre.

www.hrsdc-rhdcc.gc.ca

This Human Resources and Skills Development Canada website provides links to job search and career development programs and services.

www.millenniumscholarships.ca

The Canada Millennium Scholarship Foundation website provides information on Millennium Scholarships.

www.lrc.learning.gov.ab.ca

The Learning Resources Centre (LRC) website lists resources such as *Lasting Gifts*, *The Parent Advantage*, *Make School Work for You*, and *Working Together in Mathematics Education* that are available for purchase through the LRC. You can also phone (780) 427-5775 (for toll-free access within Alberta, dial 310-0000).

Junior High Curriculum Handbooks for Parents and Programs of Study

These resources for parents can be found at www.learning.gov.ab.ca/parents/handbooks. They are also available in printed format through the Learning Resources Centre.

Student Learning - Career Planner Information Booklet

Junior High Planner: A short booklet published by the Government of Alberta that teens can use to begin their career planning. Available at www.learning.gov.ab.ca/k_12/curriculum/cardir_jr.pdf.

www.nextsteps.org

This website links to the City of Calgary's employment and career development website for youth.

www.workinphonet.ca

This website is sponsored by Human Resources and Skills Development Canada and provides access to the Canadian Web portal for education and job opportunity information.

www.cba.ca

The Canadian Bankers Association website provides advice and resources related to financial planning for post-secondary education.

www.careerccc.org

The Canada Career Consortium website provides information on exploring and building work skills and career planning.

www.fac-aec.gc.ca

The Foreign Affairs Canada website provides information on studying abroad.

www.schoolnet.ca

This Government of Canada website provides learning resource and e-learning information.

Employability Skills 2000+ Brochure

A pamphlet that describes skills that future employees will need to be successful in the workplace. Published by the Conference Board of Canada and available at www.conferenceboard.ca

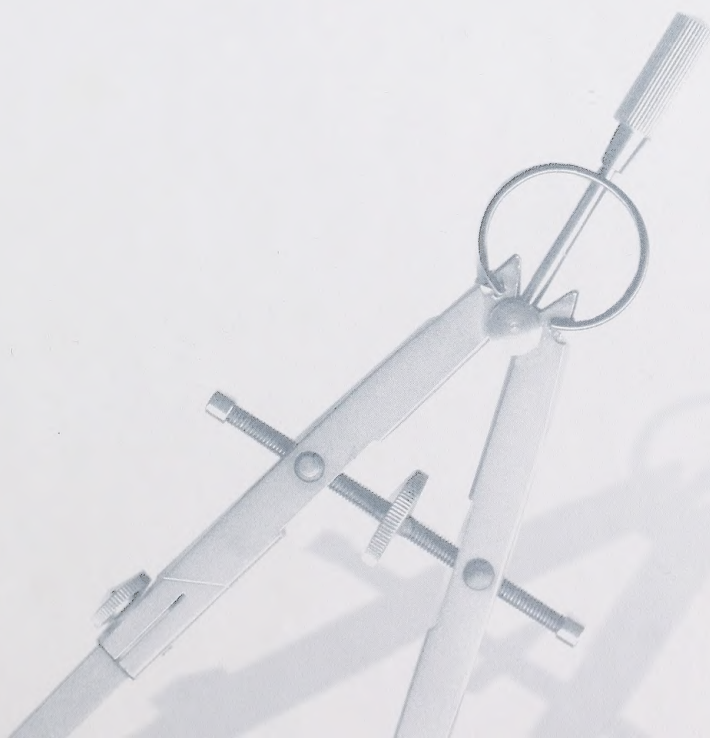
Together, you and your child can make
the best **decisions** about his or her
future place in the world of work

Notes

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EXPLORING INTERESTS AND ABILITIES
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Notes

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CAREER GOALS
EDUCATION

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Edmonton, Alberta T5K 2V1

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Fax: 780-422-4517

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Individuals using the sites are responsible for evaluating the relevance and accuracy
of the information.



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For more information
on planning for post-
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